

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY MANIPUTABLE RATING MODEL AND SYSTEM

Application No.: 09/775,019

Filed: February 1, 2001

Examiner: Natalie Pass

Group Art Unit: 3626

Atty. Docket No.: 027-0001

Confirmation No.: 7486

September 21, 2006

Mail Stop Appeal Brief - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER APPEAL (37 C.F.R. § 41.33(b))**

This paper is being submitted concurrently with the Appeal Brief. Claims 22-23 are cancelled. Since the amendment comports with 37 C.F.R. § 41.33(b), entry is respectfully requested.

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